Recording Requested By: Wilshire Credit Corporation

When Recorded Return To:

Vernon Mccoy 1801 Tulane Rd Hernando, MS 38632 / 1/31/05 8:49:50 ,BK/2,151 PG 228 CDESOTO COUNTY, MS W.E. DAVIS, CH CLERK

DEED OF RELEASE

Wilshire Credit Corp #:187124 "Mccoy" ID:/1044033433 De Soto, MS

Document Prepared By: Kathy Anderson P.O. BOX 8517, Portland, OR 97207-8517
KNOW ALL MEN BY THESE PRESENTS that WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): VERNON MCCOY, AN UNMARRIED MAN Original Beneficiary (Lender): FIRST FRANKLIN FINANCIAL CORPORATION Original Trustee: REALTY TITLE CO Date: 11/26/2002 and Recorded 12/06/2002 as Instrument No. Book/Reel/Liber 1616, Page/Folio 0722, in the Records of the County Recorder of DE SOTO County MISSISSIPPI

Property Address: 1801 Tulane Rd, Hernando, MS, 38632-7423

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

Wilshire Credit Corporation, a Nevada Corporation

On January 24, 2005

KATHY ANDERSON, TITLE SERVICES

MANAGER

By: 0

STATE OF Oregon COUNTY OF Washington

ON January 24, 2005, before me, S. HUNTINGTON, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Title Services Manager, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

OFFICIAL SEAL

S. HUNTINGTON

S. HUNTINGTON

S. HUNTINGTON

Notary Expires: 07/08/2007 #370323

S HUNTINGTON NOTARY PUBLIC-OREGON COMMISSION NO. 370323 MY COMMISSION EXPIRES JULY 8, 2007

(This area for notarial seal) Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517 RSD-20050124-0028 MSDE SO DE SOTO MS BAT: 6533/187124 KXMSDOR1